Exhibit 7

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TCH OWNER BANKS

A LOOK BACK

Payments Leadership

Payments Systems and Innovation

The Clearing House operates industrial-strength payment systems at the center of the banking industry and works with commercial banks to create new capabilities for the next generation of payments with the same safety and soundness principles that have always underpinned our core systems.

"The development of an innovative, safe and sound solutions for digital payments is a natural evolution for The Clearing House," says The Clearing House President and CEO James Aramanda. "For 160 years The Clearing House has focused on the safety and security of payments for all Americans—first with the development of a central clearing house, then the paper check, followed by electronic payments, and now it is working to ensure digital payments safety and security for future generations."

Thought Leadership and Action

The Clearing House takes its role in the payments business seriously and actively supports the industry two ways:

- Advocacy-We are actively engaged with decision-makers, conducting highly relevant research and providing credible expertise to guide the evolution of public understanding, public policy, legislation, and regulation of payments and the financial services industry.
- Thought Leadership—The Clearing House is uniquely able to convene senior executives from the industry to conceptualize—and then execute on—new strategic ideas for payments to meet the challenges of a fast changing market.

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